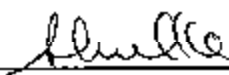
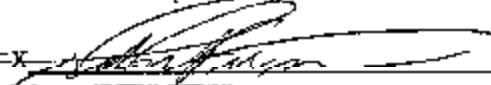
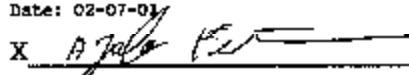
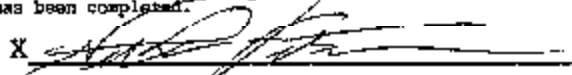
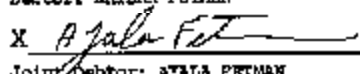
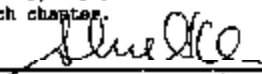


UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK		VOLUNTARY PETITION															
IN RE <b>FETMAN, NATHAN</b>	NAME OF JOINT DEBTOR <b>FETMAN, AYALA</b>																
ALL OTHER NAMES used by the debtor in the last 6 years <b>NONE</b>	ALL OTHER NAMES used by the joint debtor in the last 6 years <b>NONE</b>																
SOC. SEC. #/TAX I.D.# <b>066527578</b>	SOC. SEC. #/TAX I.D.# <b>082540384</b>																
STREET ADDRESS OF DEBTOR <b>26 CORTLAND RD MONSEY, NY 10952</b> <div style="text-align: right; padding-right: 50px;">Ph:</div>	STREET ADDRESS OF JOINT DEBTOR <b>26 CORTLAND RD MONSEY, NY 10952</b>																
COUNTY OF RESIDENCE OR BUSINESS <b>ROCKLAND</b>	COUNTY OF RESIDENCE OR BUSINESS <b>ROCKLAND</b>																
MAILING ADDRESS OF DEBTOR <b>SAME</b>	MAILING ADDRESS OF JOINT DEBTOR <b>SAME</b>																
BUSINESS DEBTOR'S PRINCIPAL ASSET LOCATION <b>NOT APPLICABLE</b>	VENUE <b>[X] Debtor's domicile, residence, or business assets were in this District in the 180 days preceding this petition.</b>																
<b>INFORMATION REGARDING DEBTOR</b>																	
DEBTOR TYPE: <input checked="" type="checkbox"/> Joint (Husband & Wife) DEBT NATURE: <input checked="" type="checkbox"/> Non-Business/Consumer	CHAPTER/SECTION: <input checked="" type="checkbox"/> Chapter 7 FILING FEE: <input checked="" type="checkbox"/> attached																
	NAME AND ADDRESS OF LAW FIRM OR ATTORNEY <b>Shmuel Klein LAW OFFICE OF SHMUEL KLEIN PC 268 ROUTE 59 WEST SPRING VALLEY, NY 10977 Telephone No. 914-475-2510</b>																
	ATTORNEY(S) REPRESENTING DEBTOR <b>Shmuel Klein 914-475-2510</b>																
	<b>[ ] Debtor not represented by an attorney</b>																
<b>STATISTICAL ADMINISTRATIVE INFORMATION (28 U.S.C. 604)</b>																	
<b>[X] Funds will not be available for unsecured creditors.</b>																	
<table style="width: 100%; border: none;"> <tr> <td style="width: 30%;">ESTIMATED NO. OF CREDITORS:</td> <td style="width: 10%; text-align: center;"><input checked="" type="checkbox"/></td> <td style="width: 60%;">1-15</td> </tr> <tr> <td>ESTIMATED ASSETS (thousands):</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>100-499</td> </tr> <tr> <td>ESTIMATED LIABILITIES (thousands):</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>100-499</td> </tr> <tr> <td>ESTIMATED NO. OF EMPLOYERS:</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>Not Applicable</td> </tr> <tr> <td>ESTIMATED EQUITY SECURITY HOLDERS:</td> <td style="text-align: center;"><input checked="" type="checkbox"/></td> <td>Not Applicable</td> </tr> </table>			ESTIMATED NO. OF CREDITORS:	<input checked="" type="checkbox"/>	1-15	ESTIMATED ASSETS (thousands):	<input checked="" type="checkbox"/>	100-499	ESTIMATED LIABILITIES (thousands):	<input checked="" type="checkbox"/>	100-499	ESTIMATED NO. OF EMPLOYERS:	<input checked="" type="checkbox"/>	Not Applicable	ESTIMATED EQUITY SECURITY HOLDERS:	<input checked="" type="checkbox"/>	Not Applicable
ESTIMATED NO. OF CREDITORS:	<input checked="" type="checkbox"/>	1-15															
ESTIMATED ASSETS (thousands):	<input checked="" type="checkbox"/>	100-499															
ESTIMATED LIABILITIES (thousands):	<input checked="" type="checkbox"/>	100-499															
ESTIMATED NO. OF EMPLOYERS:	<input checked="" type="checkbox"/>	Not Applicable															
ESTIMATED EQUITY SECURITY HOLDERS:	<input checked="" type="checkbox"/>	Not Applicable															

<b>FILING OF PLAN</b>		
For Chapter 9, 11, 12 and 13 cases only.		
<b>PRIOR BANKRUPTCY CASE FILED WITHIN LAST 5 YEARS</b>		
Location Where Filed <b>NONE</b>	Case Number	Date Filed
<b>PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR</b>		
Name of Debtor <b>NONE</b>	Case Number	Date
Relationship	District	Judge
<b>REQUEST FOR RELIEF</b>		
Debtor requests relief under the U.S. Code title 11 chapter specified in this petition.		
<b>SIGNATURES</b>		
<b>Attorney</b>		
<div style="display: flex; justify-content: space-between;"> <div> <b>X</b>             Attorney: Shmuel Klein <i>SK 7212</i> </div> <div>           Date: 02-07-01         </div> </div>		
<b>JOINT DEBTORS</b> We declare under penalty of perjury that the information provided in this petition is true and correct.  <b>X</b>  Debtor: NATHAN FETMAN Date: 02-07-01  <b>X</b>  Joint Debtor: AYALA FETMAN Date: 02-07-01	<b>CORPORATE OR PARTNERSHIP DEBTOR</b> I declare under penalty of perjury that the information in this petition is true and correct and that the filing of this petition on behalf of the debtor has been authorized. <b>X</b> _____ Signature of Authorized Individual Name: Title: Date:	
<b>EXHIBIT "A"</b>		
<input type="checkbox"/> Exhibit "A" is attached and made part of this petition.		
<b>TO BE COMPLETED BY INDIVIDUAL CHAPTER 7 DEBTOR WITH PRIMARILY CONSUMER DEBTS (See P.L. 98-353 §322)</b> We are aware that we may proceed under chapter 7, 11, or 12, or 13 of title 11, U.S. Code, understand the relief available under such chapter, and choose to proceed under chapter 7 of such title. If we are represented by an attorney Exhibit "B" has been completed.		
<div style="display: flex; justify-content: space-between;"> <div> <b>X</b>             Debtor: NATHAN FETMAN   <b>X</b>             Joint Debtor: AYALA FETMAN         </div> <div>           Date: 02-07-01             Date: 02-07-01         </div> </div>		
<b>EXHIBIT "B"</b>		
I, the attorney for the debtor(s) named in the foregoing petition, declare that I have informed the debtor(s) that [he, she, or they] may proceed under chapter 7, 11, 12, or 13 of title 11, U.S. Code, and have explained the relief available under such chapter.		
<div style="display: flex; justify-content: space-between;"> <div> <b>X</b>             Attorney: Shmuel Klein <i>SK 7212</i> </div> <div>           Date: 02-07-01         </div> </div>		

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN FETMAN  
and  
AYALA FETMAN

Case No. 01-1  
Chapter 7

/ Debtors

Attorney for Debtor: Shmuel Klein

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$ 1,200.00
Prior to the filing of this Statement, Debtor(s) paid	1,200.00
Balance Due	0.00

2. The Filing Fee has been paid.

3. The Services rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11 USC
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and none other.

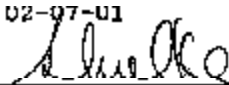
6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid except as follows: None.

8. By agreement with the debtor(s), the disclosed fee does not include any of the following services: representation of the debtor(s) in any adversary proceeding, defense in any dischargeability application, avoidance and/or non bankruptcy matters, amendments to any portion of the petition, schedule or statement, attending more than one 341 meeting and not more than one confirmation hearing.

Dated: 02-07-01

Respectfully submitted,

  
\_\_\_\_\_  
Attorney for Petitioner:  
Shmuel Klein SK 7212  
LAW OFFICE OF SHMUEL KLEIN PC  
268 ROUTE 59 WEST  
SPRING VALLEY, NY 10977

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	H	Market	Amount of
		W	Value of	Secured
		J	Debtor's	Claim
		C	Interest	
26 CORTLAND RD., MONSEY, NY		J	\$ 310,000	\$ 307,059
Total			\$ 310,000	

## SCHEDULE B - PERSONAL PROPERTY

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim
1. Cash on hand. CASH		J	\$ 20
2. Checking, savings or other financial accounts, certificates of deposits or shares in banks, savings, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. CHECKING		J	\$ 500
3. Security deposits with public utilities, telephone companies, landlords, and others. [x] NONE			
4. Household goods and furnishings, including audio, video, and computer equipment. MISC FURNISHINGS		J	\$ 1,500
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles. MISC BOOKS		J	\$ 500
6. Wearing apparel. MISC CLOTHES		J	\$ 500
7. Furs and jewelry. MISC JEWELRY		J	\$ 100
8. Firearms and sports, photographic, and other hobby equipment. [x] NONE			
9. Interests in insurance policies. LIFE		J	\$ 1,000
10. Annuities. [x] NONE			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. [x] NONE			
12. Stock and interests in incorporated and unincorporated businesses. [x] NONE			

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H W J C	Market Value of Debtor's Interest Before Claim
13. Interests in partnerships or joint ventures. [x] NONE			
14. Government and corporate bonds and other negotiable and non-negotiable instruments. [x] NONE			
15. Accounts receivable. [x] NONE			
16. Alimony, maintenance, support, and property settlements, to which the debtor is or may be entitled. [x] NONE			
17. Other liquidated debts owing debtor including tax refunds. [x] NONE			
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property. [x] NONE			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust. [x] NONE			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and the rights to setoff claims. [x] NONE			
21. Patents, copyrights, and other intellectual property. [x] NONE			
22. Licenses, franchises, and other general intangibles. [x] NONE			
23. Automobiles, trucks, trailers, and other vehicles and accessories. 1992 INFINITI		J	\$ 2,400
1994 JEEP		J	\$ 2,400
24. Boats, motors, and accessories. [x] NONE			

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Description of Property	Location	H	Market Value
		W	of Debtor's
		J	Interest
		C	Before Claim

25. Aircraft and accessories.

☒ NONE

26. Office equipment, furnishings, and supplies.

☒ NONE

27. Machinery, fixtures, equipment, and supplies used in business.

☒ NONE

28. Inventory.

☒ NONE

29. Animals.

☒ NONE

30. Crops - growing or harvested.

☒ NONE

31. Farming equipment and implements.

☒ NONE

32. Farm supplies, chemicals, and feed.

☒ NONE

33. Other personal property of any kind not already listed.

☒ NONE

Total                   \$ 8,920

**SCHEDULE C - PROPERTY CLAIMED EXEMPT**

Debtor elects the exemptions to which debtor is entitled under:

[x] 11 USC 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, and state or local laws.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property w/o Deducting Exemption
<b><u>Real Property</u></b>			
26 CORTLAND RD., MONSEY, NY	N.Y. Civ. Prac. Law and Rules §5206	\$ 2,941	\$ 310,000
<b><u>Cash on hand</u></b>			
CASH	N.Y. Debtor and Creditor Law §283	\$ 20	\$ 20
<b><u>Deposits of money with banks, etc</u></b>			
CHECKING	N.Y. Debtor and Creditor Law §283	\$ 500	\$ 500
<b><u>Household goods and furnishings</u></b>			
MISC FURNISHINGS	N.Y. Civ. Prac. Law and Rules §5205	\$ 1,500	\$ 1,500
<b><u>Books, pictures, art and collections</u></b>			
MISC BOOKS	N.Y. Civ. Prac. Law and Rules §5205	\$ 500	\$ 500
<b><u>Wearing apparel</u></b>			
MISC CLOTHES	N.Y. Civ. Prac. Law and Rules §5205	\$ 500	\$ 500
<b><u>Furs and jewelry</u></b>			
MISC JEWELRY	N.Y. Debtor and Creditor Law §283	\$ 100	\$ 100
<b><u>Interests in insurance policies</u></b>			
LIFE	N.Y. Insurance Law §3212	\$ 1,000	\$ 1,000
<b><u>Automobiles, trucks, trailers, etc, and accessories</u></b>			
1992 INFINITI	N.Y. Debtor and Creditor Law §282	\$ 2,400	\$ 2,400
1994 JEEP	N.Y. Debtor and Creditor Law §282	\$ 2,400	\$ 2,400



SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Creditor Name and Address	Date, Nature of Lien, Description & Value	Claim Amount	Unsecured Portion and Notes*
1. Account No. HOME COMMERCIAL FUNDING PO BOX 78426 PHOENIX, AZ 85062-8426	Mortgage 26 CORTLAND RD., MONSEY, NY Value: \$ 310,000.00	\$ 297,577.00	\$ 0.00 *Joint Debt
2. Account No. ROCKLAND COUNTY TREASURER 11 NEW HEMPSTEAD RD NEW CITY, NY 10956	REAL PROPERTY TAX 26 CORTLAND RD., MONSEY, NY Value: \$ 310,000.00	\$ 9,482.00	\$ 0.00 *Joint Debt

No continuation sheets attached

Subtotal: \$ 307,059.00  
Total: \$ 307,059.00

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

- [X] Debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY**

- [ ] **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. §507(a)(2).
- [ ] **Wages, salaries, and commissions**  
wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$2000 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(3).
- [ ] **Contributions to employee benefit plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. §507(a)(4).
- [ ] **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to a maximum of \$2000 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. §507(a)(5).
- [ ] **Deposits by individuals**  
Claims of individual up to a maximum of \$900 for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. §507(a)(6).
- [ ] **Taxes and Other Certain Debts Owed to Governmental Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a)(7).
- [ ] **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. §507(a)(8).

No continuation sheets attached

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
1. Account No. ATT UNIVERSAL CARD PO BOX 8210 SOUTH HACKENSACK, NJ 07606	Credit card purchases	\$ 3,553.09 *Joint Debt
2. Account No. CHASE PO BOX 6997 NEWARK, DE 19714-6997	Credit card purchases	\$ 14,516.00 *Joint Debt
3. Account No. CITIBANK PO BOX 8112 S HACKENSACK, NJ 07606-8112	Credit card purchases	\$ 7,207.00 *Joint Debt
RISK MANAGMENT ALTERNATIVES    Representing: CITIBANK 1500 COMMERCE DR MENDOTA HEIGHTS, MN 55120		
4. Account No. DISCOVER CARD GREENWOOD TRUST PO BOX 6011 DOVER, DE 19903-6011	Credit card purchases	\$ 250.00 *Joint Debt
5. Account No. EAB PO BOX 15137 WILMINGTON, DE 19886-5137	Credit card purchases	\$ 2,681.00 *Joint Debt
6. Account No. FIRST SELECT PO BOX 660767 DALLAS, TX 75266-0767	Credit card purchases	\$ 6,239.33 *Joint Debt
7. Account No. FIRST UNION PO BOX 2357 BRUNSWICK, GA 31521-2357	Credit card purchases	\$ 14,937.00 *Joint Debt

1 continuation sheet attached

Subtotal: \$ 49,385.42

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	Claim Amount and Notes*
8. Account No. FIRST USA PO BOX 8650 WILMINGTON, DE 19899-8650	Credit card purchases	\$ 3,951.00 *Joint Debt
9. Account No. JACOB DEUTSCH 30 SOUTH DOUGHTY AVE SOMERVILLE, NJ 08876-2800	JUDGMENT	\$ 4,273.00 *Joint Debt
10. Account No. MUNA PO BOX 15028 WILMINGTON, DE 19886-5028	Credit card purchases	\$ 2,406.00 *Joint Debt
11. Account No. SUMMIT BANK 210 MAIN ST HACKENSACK, NJ 07601	PERSONAL LOAN	\$ 16,944.00 *Joint Debt

**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

<u>Name and Address of Other Parties to Instrument</u>	<u>Notes of Contract or Lease and Debtor's Interest</u>
--	---

☒ No executory contracts or unexpired leases.

**SCHEDULE H - CODEBTORS**

<u>Name and Address</u> <u>of Codebtor</u>	<u>Name and Address</u> <u>of Creditor</u>
---	---

[X] Debtor has no codebtors.

## SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

DEBTOR'S MARITAL STATUS: Married

DEPENDENTS OF DEBTOR AND SPOUSE:

NAME	AGE	RELATIONSHIP
RINA	16	Daughter

## EMPLOYMENT:

	DEBTOR	SPOUSE
Occupation:	CANTOR	AYALA
Name of Employer:	TEMPLE SHALOM	
How Long Employed:	22 YEARS	
Employer Address:	NORTH BRIDGE ST BRIDGEWATER, NJ	

	DEBTOR	SPOUSE
INCOME:		
Current monthly gross wages, salary, and commissions	\$ 3,500.00	\$ 1,800.00
Estimated monthly overtime	\$ 0.00	\$ 0.00
	<u>SUBTOTAL</u>	<u>\$ 3,500.00</u>
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 423.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other:	\$ 0.00	\$ 0.00
	<u>SUBTOTAL OF PAYROLL DEDUCTIONS</u>	<u>\$ 423.00</u>
	<u>TOTAL NET MONTHLY TAKE HOME PAY</u>	<u>\$ 3,077.00</u>

Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	<u>TOTAL MONTHLY INCOME</u>	<u>\$ 3,077.00</u>
TOTAL COMBINED MONTHLY INCOME	\$ 4,877.00	\$ 1,800.00

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE

## SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

[ ] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 3,055.00
Are real estate taxes included? Yes___ No <u>x</u>	
Is property insurance included? Yes___ No <u>x</u>	
Utilities: Electricity and heating fuel	\$ 225.00
Water and sewer	\$ 30.00
Telephone	\$ 75.00
Other CABLE	\$ 39.00
Home maintenance (repairs and upkeep)	\$ 10.00
Food	\$ 500.00
Clothing	\$ 25.00
Laundry and Dry cleaning	\$ 10.00
Medical and Dental expenses	\$ 25.00
Transportation (not including car payments)	\$ 100.00
Recreation, clubs, and entertainment, newspaper, magazines, etc.	\$ 8.00
Charitable contributions	\$ 10.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ 65.00
Life	\$ 0.00
Health	\$ 0.00
Auto	\$ 0.00
Other	\$ 0.00
Taxes (not deducted from wages or included in home mortgages)	\$ 0.00
Installment payments:	
Auto	\$ 0.00
Other REAL PROPERTY TAXES	\$ 700.00
Alimony, maintenance, and support paid to others	\$ 0.00
Payments for support of additional dependents not living at your home	\$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
Other	\$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>4,877.00</u>



UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN FETMAN  
and  
AYALA FETMAN

Case No. 01-1  
Chapter 7

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Shmuel Klein

STATEMENT OF FINANCIAL AFFAIRS

1. Income from Employment or Operation of Business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this case calendar year.

WAGES

Income, year to date: 3000  
Last year: 40000  
Year before: 38000  
Source(s): WAGES

2. Income other than from Employment or Operation of Business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case.

☒ None

3. Payments to Creditors.

a. List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$500 to any creditor, made within 90 days immediately preceding the commencement of this case.

☒ None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders.

☒ None

---

4. Suits and Administrative Proceedings, Executions, Garnishments and Attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case.

Case title: DEUTSCH V FETMAN

Case #: DC-1729-00

Court/Agency location: SUPERIOR CT SOMERSET COUNTY

Nature of proceeding: COLLECTION

Suit status: ARBITRATION

---

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case.

☒ None

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5. Repossessions, Foreclosures and Returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case.

☒ None

---

6. Assignments and Receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case.

☒ None

---

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case.

☒ None

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7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient.

☒ None

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8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case.

☒ None

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9. Payments Related to Debt Counseling or Bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Payee: Shmuel Klein  
Address: LAW OFFICE OF SHMUEL KLEIN PC  
Addr2: 268 ROUTE 59 WEST, SPRING VALLEY, NY 10977  
Date of payment: 02-07-01  
Payor: NATHAN PETMAN  
Payment/Value: \$1,200.00

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10. Other Transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as a security within one year immediately preceding the commencement of this case.

☒ None

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11. Closed Financial Accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions.

Institution: SUMMIT BANK  
Address: SOMERVILLE  
Type of account: CHECKING  
Account #:  
Final balance: 1000  
Date of closing: 11/99

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12. Safe Deposit Boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case.

☒ None

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13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case.

☒ None

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14. Property held for Another Person.

List all property owned by another person that the debtor holds or controls.

☒ None

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15. Prior Address of Debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case.

☒ None

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16. Nature, Location and Name of Business.

a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was self-employed professional within the two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the two years immediately preceding the commencement of this case.

b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within two years immediately preceding the commencement of this case.

c. If the debtor is a corporation, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

☒ None

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17. Books, records and financial statements.

a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised keeping of books of account and records of the debtor.

☒ None

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b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ None

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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ None

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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within two years immediately preceding the commencement of this case by the debtor.

☒ None

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18. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ None

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b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ None

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19. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ None

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b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

☒ None

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20. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ None

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b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ None

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21. Withdrawals from a Partnership or Distributions by a Corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ None

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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

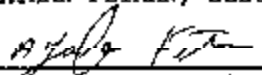
Date 02-07-01

Signature

  
NATHAN PETMAN, Debtor

Date 02-07-01

Signature

  
AYALA PETMAN, Joint Debtor

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.



UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN FETMAN  
and  
AYALA FETMAN

Case No. 01-1  
Chapter 7

\_\_\_\_\_/ Debtors  
Attorney for Debtor: Shmuel Klein

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION - JOINT DEBTS

1. We NATHAN FETMAN and AYALA FETMAN, the debtors, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. Our intention with respect to the property of the estate which secures those consumer debts is as follows:

a. Property to be Surrendered


<u>Description of Property</u>	<u>Creditor's Name</u>
NONE	

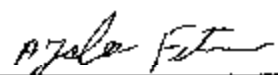
b. Property to be Retained

<u>Description of Property</u>	<u>Creditor's Name</u>	<u>Intention</u>
26 CORTLAND RD., MONSEY, NY	HOME COMMERCIAL FUNDING	Exempt & Redeem 722*
"	ROCKLAND COUNTY TREASURER	Exempt & Redeem 722*

\*722: Property is claimed as exempt and will be redeemed pursuant to Sec. 722

3. I understand that 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intentions within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

  
Debtor: NATHAN FETMAN

  
Joint Debtor: AYALA FETMAN

Date: 02-07-01

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN FETMAN  
and  
AYALA FETMAN

Case No. 01-1  
Chapter 7

/ Debtors

Attorney for Debtor: Shmuel Klein

LIST OF CREDITORS

#	Creditor	Claim and Security	Claim Amount
1.	ATT UNIVERSAL CARD PO BOX 8210 SOUTH HACKENSACK, NJ 07606	Credit card purchases	\$ 3,553.09
2.	CHASE PO BOX 6997 NEWARK, DE 19714-6997	Credit card purchases	\$ 14,516.00
3.	CITIBANK PO BOX 8112 S HACKENSACK, NJ 07606-8112	Credit card purchases	\$ 7,207.00
4.	DISCOVER CARD GREENWOOD TRUST PO BOX 6011 DOVER, DE 19903-6011	Credit card purchases	\$ 250.00
5.	EAB PO BOX 15137 WILMINGTON, DE 19886-5137	Credit card purchases	\$ 2,683.00
6.	FIRST SELECT PO BOX 660767 DALLAS, TX 75266-0767	Credit card purchases	\$ 6,239.33
7.	FIRST UNION PO BOX 2357 BRUNSWICK, GA 31521-2357	Credit card purchases	\$ 14,937.00
8.	FIRST USA PO BOX 8650 WILMINGTON, DE 19899-8650	Credit card purchases	\$ 3,951.00

# LIST OF CREDITORS

#	Creditor	Claim and Security	Claim Amount
9.	HOME COMMERCIAL FUNDING PO BOX 78426 PHOENIX, AZ 85062-8426	Mortgage 26 CORTLAND RD., MONSEY, NY	\$ 297,577.00
10.	JACOB DEUTSCH 30 SOUTH DOUGHTY AVE SOMERVILLE, NJ 08876-2800	JUDGMENT	\$ 4,273.00
11.	MBNA PO BOX 15028 WILMINGTON, DE 19886-5028	Credit card purchases	\$ 2,406.00
12.	ROCKLAND COUNTY TREASURER 11 NEW HEMPSTEAD RD NEW CITY, NY 10956	REAL PROPERTY TAX 26 CORTLAND RD., MONSEY, NY	\$ 9,482.00
13.	SUMMIT BANK 210 MAIN ST HACKENSACK, NJ 07601	PERSONAL LOAN	\$ 16,944.00

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN FETMAN  
and  
AYALA FETMAN


Case No. 01-1  
Chapter 7

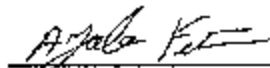
\_\_\_\_\_/ Debtors  
Attorney for Debtor: Shmuel Klein

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of  
creditors is true and correct to the best of our knowledge.

Dated: \_\_\_\_\_

  
\_\_\_\_\_  
Debtor

  
\_\_\_\_\_  
Joint Debtor

UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF NEW YORK

In re NATHAN PETMAN  
and  
AYALA PETMAN

Case No. 01-1  
Chapter 7

/ Debtors

Attorney for Debtor: Shmuel Klein

SUMMARY OF SCHEDULES

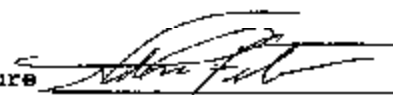
NAME OF SCHEDULE	ATTACHED (VRS/NO)	NO. OF SHEETS	A M O U N T S			S C H E D U L E D	
			A S S E T S		L I A B I L I T I E S		O T H E R
A - Real Property	Yes	1	\$	310,000.00	.	.	.
B - Personal Property	Yes	3	\$	8,920.00	.	.	.
C - Property Claimed As Exempt	Yes	1	.	.	.	.	.
D - Creditor Holding Secured Claims	yes	1	.	.	\$	307,059.00	.
E - Creditors Holding Unsecured Priority Claims	Yes	1	.	.	\$	0.00	.
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2	.	.	\$	76,959.42	.
G - Executory Contracts and Unexpired Leases	Yes	1	.	.	.	.	.
H - Codebtors	Yes	1	.	.	.	.	.
I - Current Income of Individual Debtor(s)	Yes	1	.	.	.	\$	4,877.00
J - Current Expenditures of Individual Debtor(s)	Yes	<u>1</u>	.	.	.	\$	4,877.00
Total Number of sheets		.	.	.	.	.	.
in ALL Schedules >		<u>13</u>	.	.	.	.	.
Total Assets >			\$	<u>318,920.00</u>	.	.	.
Total Liabilities >			\$	<u>384,018.42</u>	.	.	.

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing Summary and Schedules, consisting of 14 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

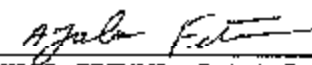
Date 02-07-01

Signature

  
NATHAN FETMAN, Debtor

Date 02-07-01

Signature

  
AYALA FETMAN, Joint Debtor

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